



Financial Readiness

Financial Planning for 1st PCS

Community Support Center, Building 1520

Mandatory for junior enlisted Soldiers moving to their 2nd PCS.

Provides guidance on financial preparation and planning for a PCS move. **Topics covered:** Cost Calculator, PCS Checklist, Entitlements, Importance of Planning Your Move in Advance, Some Common Assumptions That May Cause Financial Problems During a PCS Move, and Useful Websites.

Personal Financial Planning

Community Support Center, Building 1520

Mandatory for 1st term Soldiers. Provides training in personal financial concepts and skills, thereby increasing individual financial stability and self-sufficiency, and enhancing military readiness. **Topics covered:** Understanding Your LES, Understanding Credit Reports, Using Credit Wisely, Techniques to Become Financially Fit, Banking and Checking Accounts, Insurance, Saving and Investing, Large Purchases, Consumer Scams and Getting Help, and Current Local Financial Issues and Concerns.

Checkbook Management

Community Support Center, Building 1520

Attendees will be introduced to the knowledge and skills needed to manage a checking account accurately. **Topics covered:** Selecting a Bank, Opening and Managing a Bank Account, Ways of Writing and Endorsing Checks, Check Register Maintenance, Account Reconciliation, and Understanding the Check Cycle.

Debt Liquidation

Community Support Center, Building 1520

Provides guidance and knowledge on methods to reduce debts and improve the credit rating. **Topics covered:** Key Steps to Reduce Debts and Become Financially Solvent, Consequences of a Bad Credit Rating, Soldiers' and Sailors' Civil Relief Act, Methods to Reduce Installment Payments, How Using a Credit Card Wisely Can Reduce Debt, Consequences of Non-compliance with Provisions of AR 600-15, and Useful Websites.

Budget Development and Recordkeeping

Community Support Center, Building 1520

Attendees are introduced to the skills and knowledge needed to effectively develop a personal budget and establish good financial recordkeeping practices. **Topics covered:** Importance of Planning for Expenses Based on Income, "Where Does My Money Go?", Seasonal Expenses, Planning for Emergencies, Importance of Good Personal and Financial Records, and Recordkeeping Techniques.

Consumer Rights and Obligations

Community Support Center, Building 1520

Provides the knowledge needed to effectively understand the rights and obligations of a consumer. **Topics covered:** Implied and Express Warranties, Complaint/Return Rights, Consumer Credit Protection Act, Lemon Laws, Consumer's Obligations, Consequences of a Bad Credit Rating, Consumer Agencies, and Useful Websites.

Credit Class

Community Support Center, Building 1520

Provides skills and knowledge needed to manage credit effectively.

Topics covered: How to Obtain Credit, Use and Abuse of Credit, Consequences of a Bad Credit Rating, Credit Versus Debit, Using Credit Cards Wisely, and Credit Information about Credit

Insurance Training

Community Support Center, Building 1520 (CLASSES HELD BY REQUEST)

Provides guidance and knowledge required to assess and identify individual and family insurance requirements. ("What insurance do I need?"). **Topics covered:** Purpose of Insurance, How Insurance Works, Different Types of Insurance (Vehicle, Life, Personal Property, Health, and Disability), Insurance You Do Not Need, and Getting the Most for Your Money.

JULY	MON	TUE	WED	THU	FRI
	3	4	Financial Planning for 1st PCS 1100-1200. Breakout Room 3	5	6
	10	11	12	13	14
	17	18	Financial Planning for 1st PCS 1100-1200. Breakout Room 3	Personal Financial Planning 0800-1600, Classroom 4	21
	24	25	Budget Development and Recordkeeping 0900-1100, Breakout Room 3	27	28
	31				

AUGUST	MON	TUE	WED	THU	FRI
		1	Financial Planning for 1st PCS 1100-1200. Breakout Room 3	Checkbook Management Class 1330-1630 Breakout Room 3	4
	7	8	9	10	11
	14	15	Financial Planning for 1st PCS 1100-1200. Breakout Room 3	Personal Financial Planning 0800-1600, Classroom 4	18
	21	Debt Liquidation 0900-1030, Breakout Room	23	24	25
	28	29	30	Credit Class 0900-1100 Breakout Room 3	

SEPTEMBER	MON	TUE	WED	THU	FRI	SAT
					1	2
	4	5	6	7	8	9
	11	12	Financial Planning for 1st PCS 1100-1200. Breakout Room 3	14	15	16
	18	19	20	Personal Financial Planning 0800-1600 Classroom 4	22	23
	25	26	Financial Planning for 1st PCS 1100-1200. Breakout Room 3	28	29	Consumer Rights and Obligations 0900-1100 Breakout Room 3

ALL CLASSES ARE FREE AND AVAILABLE TO MILITARY, SPOUSES, RETIREES, AND CIVILIANS. REGISTRATION IS REQUIRED.

Units may contact the FRP/AER Program Manager to set up an appointment for an onsite class at the unit's location. For more information or to register, call 301-619-3456/3455, or visit our web page at www.detrack.army.mil/detrack/dctee/training/index.cfm click on the desired Financial Readiness class.

